

SERFF Tracking Number: AMRP-126415209 State: Arkansas  
Filing Company: American Republic Insurance Company State Tracking Number: 44299  
Company Tracking Number: M1268 A-AR (12-09)  
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005A Individual - Preferred Provider (PPO)  
Product Name: ARIC Hearing Aid Endorsement  
Project Name/Number: ARIC Hearing Aid Endorsement/M1268 A-AR (12-09)

## Filing at a Glance

Company: American Republic Insurance Company

Product Name: ARIC Hearing Aid Endorsement SERFF Tr Num: AMRP-126415209 State: Arkansas

TOI: H16I Individual Health - Major Medical SERFF Status: Closed-Approved- State Tr Num: 44299  
Closed

Sub-TOI: H16I.005A Individual - Preferred Co Tr Num: M1268 A-AR (12-09) State Status: Approved-Closed  
Provider (PPO)

Filing Type: Form

Reviewer(s): Rosalind Minor

Authors: Susan Falk, Sarah Shives, Disposition Date: 12/11/2009

Jamie Mueller, Michele Kulish,

Andrea Davey, Colletta Maddy

Date Submitted: 12/10/2009

Disposition Status: Approved-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

## General Information

Project Name: ARIC Hearing Aid Endorsement

Project Number: M1268 A-AR (12-09)

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 12/11/2009

Deemer Date:

Submitted By: Andrea Davey

Filing Description:

Please see Cover Letter under Supporting Documentation for details.

Status of Filing in Domicile: Authorized

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 12/11/2009

Created By: Andrea Davey

Corresponding Filing Tracking Number:

Thank you!

SERFF Tracking Number: AMRP-126415209 State: Arkansas

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Product Name: ARIC Hearing Aid Endorsement

Project Name/Number: ARIC Hearing Aid Endorsement/M1268 A-AR (12-09)

## Company and Contact

### Filing Contact Information

Andrea Davey, andrea.davey@americanenterprise.com  
 601 6th Ave 515-245-2006 [Phone]  
 Des Moines, IA 50334 515-245-2391 [FAX]

### Filing Company Information

American Republic Insurance Company CoCode: 60836 State of Domicile: Iowa  
 601 6th Ave Group Code: 3527 Company Type: Life Accident and  
 Health Insurance  
 Des Moines, IA 50309 Group Name: State ID Number:  
 (800) 987-8988 ext. [Phone] FEIN Number: 42-0113630

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$40.00  
 Retaliatory? Yes  
 Fee Explanation: 2 forms x \$20/form = \$40.00  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Republic Insurance Company	\$40.00	12/10/2009	32684879

*SERFF Tracking Number:*      *AMRP-126415209*      *State:*      *Arkansas*  
*Filing Company:*      *American Republic Insurance Company*      *State Tracking Number:*      *44299*  
*Company Tracking Number:*      *M1268 A-AR (12-09)*  
*TOI:*      *H16I Individual Health - Major Medical*      *Sub-TOI:*      *H16I.005A Individual - Preferred Provider*  
                *(PPO)*  
  
*Product Name:*      *ARIC Hearing Aid Endorsement*  
*Project Name/Number:*      *ARIC Hearing Aid Endorsement/M1268 A-AR (12-09)*

## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Approved-Closed	Rosalind Minor	12/11/2009	12/11/2009

<i>SERFF Tracking Number:</i>	<i>AMRP-126415209</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Republic Insurance Company</i>	<i>State Tracking Number:</i>	<i>44299</i>
<i>Company Tracking Number:</i>	<i>M1268 A-AR (12-09)</i>		
<i>TOI:</i>	<i>H16I Individual Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16I.005A Individual - Preferred Provider (PPO)</i>
<i>Product Name:</i>	<i>ARIC Hearing Aid Endorsement</i>		
<i>Project Name/Number:</i>	<i>ARIC Hearing Aid Endorsement/M1268 A-AR (12-09)</i>		

## Disposition

Disposition Date: 12/11/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AMRP-126415209 State: Arkansas

Filing Company: American Republic Insurance Company State Tracking Number: 44299

Company Tracking Number: M1268 A-AR (12-09)

TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005A Individual - Preferred Provider (PPO)

Product Name: ARIC Hearing Aid Endorsement

Project Name/Number: ARIC Hearing Aid Endorsement/M1268 A-AR (12-09)

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Health - Actuarial Justification	Approved-Closed	Yes
Supporting Document	Outline of Coverage	Approved-Closed	Yes
Supporting Document	Cover Letter	Approved-Closed	Yes
Form	Endorsement	Approved-Closed	Yes
Form	Endorsement	Approved-Closed	Yes

SERFF Tracking Number: AMRP-126415209 State: Arkansas

Filing Company: American Republic Insurance Company State Tracking Number: 44299

Company Tracking Number: M1268 A-AR (12-09)

TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005A Individual - Preferred Provider (PPO)

Product Name: ARIC Hearing Aid Endorsement

Project Name/Number: ARIC Hearing Aid Endorsement/M1268 A-AR (12-09)

## Form Schedule

### Lead Form Number: M1268 A-AR (12-09)

Schedule Item	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 12/11/2009	M1268 A-AR (12-09)	Policy/Cont Endorsement ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial			M1268 A-AR (12-09).pdf
Approved-Closed 12/11/2009	M1269 A-AR (12-09)	Policy/Cont Endorsement ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial			M1269 A-AR (12-09).pdf



## ENDORSEMENT

The coverage to which this endorsement is attached is amended to read as follows:

The following provision under the General Exclusions and Limitations, Section III has been amended to read as follows:

12. For Hearing care that is routine.

The following provision has been added to read as follows:

“Hearing aids” means an instrument or device, including repair and replacement parts, that:

- Is designed and offered for the purpose of aiding persons with or compensating for impaired hearing;
- Is worn in or on the body; and
- Is generally not useful to a person in the absence of a hearing impairment.

Coverage must be no less than \$1,400 per ear every 3 years.

Coverage provided must be no less than \$1,400 per ear beginning on the first day of coverage.

Coverage is not subject to deductibles or copayments.

All other provisions of the coverage to which this Endorsement is attached remain unchanged.

A handwritten signature in black ink that reads 'Mary K. Durand'. The signature is written in a cursive, flowing style.

Mary K. Durand  
Secretary

## ENDORSEMENT

The coverage to which this endorsement is attached is amended to read as follows:

The following provision under the General Exclusions and Limitations, Section III has been amended to read as follows:

12. For any of the following:

- a. Hearing care that is routine;
- b. Cochlear implant;
- c. Auditory prostheses; or
- d. Other electrical, digital, mechanical or surgical means of enhancing, creating or restoring auditory comprehension.

The following provision has been added to read as follows:

“Hearing aids” means an instrument or device, including repair and replacement parts, that:

- Is designed and offered for the purpose of aiding persons with or compensating for impaired hearing;
- Is worn in or on the body; and
- Is generally not useful to a person in the absence of a hearing impairment.

Coverage must be no less than \$1,400 per ear every 3 years.

Coverage provided must be no less than \$1,400 per ear beginning on the first day of coverage.

Coverage is not subject to deductibles or copayments.

All other provisions of the coverage to which this Endorsement is attached remain unchanged.



Mary K. Durand  
Secretary

SERFF Tracking Number:	AMRP-126415209	State:	Arkansas
Filing Company:	American Republic Insurance Company	State Tracking Number:	44299
Company Tracking Number:	M1268 A-AR (12-09)		
TOI:	H16I Individual Health - Major Medical	Sub-TOI:	H16I.005A Individual - Preferred Provider (PPO)
Product Name:	ARIC Hearing Aid Endorsement		
Project Name/Number:	ARIC Hearing Aid Endorsement/M1268 A-AR (12-09)		

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status</b>
		<b>Date:</b>
<b>Satisfied - Item:</b> Flesch Certification	Approved-Closed	12/11/2009
<b>Comments:</b>		
<b>Attachment:</b>		
FLESCH SCORE CERTIFICATION.pdf		

	<b>Item Status:</b>	<b>Status</b>
		<b>Date:</b>
<b>Bypassed - Item:</b> Application	Approved-Closed	12/11/2009
<b>Bypass Reason:</b> N/A to Endorsement Filing.		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status</b>
		<b>Date:</b>
<b>Bypassed - Item:</b> Health - Actuarial Justification	Approved-Closed	12/11/2009
<b>Bypass Reason:</b> N/A		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status</b>
		<b>Date:</b>
<b>Bypassed - Item:</b> Outline of Coverage	Approved-Closed	12/11/2009
<b>Bypass Reason:</b> N/A		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status</b>
		<b>Date:</b>
<b>Satisfied - Item:</b> Cover Letter	Approved-Closed	12/11/2009
<b>Comments:</b>		
<b>Attachment:</b>		
Cover Letter.pdf		

**FLESCH SCORE CERTIFICATION**

FORM NUMBER FLESCH SCORE

M1268 A-AR (12-09) 50

M1269 A-AR (12-09) 50

THIS FLESCH READING EASE SCORE WAS BASED ON THE ENTIRE TEXT OF THE FORMS.

I CERTIFY THAT THE FORMS SHOWN ABOVE ACHIEVED THE SCORES INDICATED.

SIGNED Andrea Davey  
Andrea Davey, Business Analyst



NAIC: 60836

December 10, 2009

The Honorable Julie Benafield Bowman  
Commissioner of Insurance  
Arkansas Department of Insurance  
Compliance - Life and Health  
1200 West Third  
Little Rock, Arkansas 72201-1904

Attention: Joe Musgrove

RE: Endorsement Filing – HB 1930 Mandated Benefit: Hearing Aids

Dear Mr. Musgrove:

Please find enclosed the below mentioned forms which are being submitted for your Department's review:

Endorsement #	Revising Forms	Approval Date
M1268 A-AR (12-09)	AC4800A	3/31/08 (SERFF # AMRP-125470085)
M1269 A-AR (12-09)	AC4800A	3/31/08 (SERFF # AMRP-125470085)

This endorsement filing will bring our policy forms into compliance with the adoption of House Bill HB 1930, regarding Hearing Aids mandate.

Please let me know if I can be of further assistance. I can be reached at our toll-free number, 1-800-247-2190, ext 2006, by fax at 515-245-2391, or you can email me at [andrea.davey@americanenterprise.com](mailto:andrea.davey@americanenterprise.com).

Sincerely,

Andrea Davey  
Business Analyst  
American Republic Insurance Company

**Phone:** (515) 245-2006 **Fax:** (515) 245-2391 **e-mail:** [andrea.davey@americanenterprise.com](mailto:andrea.davey@americanenterprise.com)